

Pine Knoll Sabbath School Study Notes

First Quarter 2018: *Stewardship: Motives of the Heart*

Lesson 11 “Debt—A Daily Decision”

Read for this week’s study

Psalms 37:21; Matthew 4:3–10; Matthew 6:33; Deuteronomy 28:12; Proverbs 13:11; Proverbs 21:5; 2 Corinthians 4:18.

Memory Text

“Give to everyone what you owe them: If you owe taxes, pay taxes; if revenue, then revenue; if respect, then respect; if honor, then honor. Let no debt remain outstanding, except the continuing debt to love one another, for whoever loves others has fulfilled the law” (Romans 13:7, 8, NIV).

Lesson Outline from Adult Sabbath School Study Guide

- I. Introduction
- II. Borrowing and Spending
- III. Stewardship and Instant Gratification
- IV. Living Within Your Means
- V. Saying No to Debt
- VI. Saving and Investing
- VII. Further Study

Questions and Notes for Consideration

Facilitator: Daniel Duda

1. “This week we will look at what the Bible says concerning debt.” (Sabbath afternoon)
2. Reading the Bible is enlightening and helpful in many areas of our growth and understanding. Most of us do not read the Bible seeking only historical and descriptive information. If we are looking for prescriptive advice, the crucial question is: How do we cross the gap between there and then to here and now?
3. When talking about money and using the Bible, looking for direction, how do we apply a message expressed in the context of an agrarian society where business was often conducted by bartering, paying with goods? How do we transfer the wisdom of the message to a complex society of the 21st century, especially in the first world? If the **principles** of how we got to where we are now are not fully understood, there is a danger of making sweeping assertions which can do more harm than good, especially since they come from the “holy book” and may be

viewed as coming directly from God, even when the assertions we created may be flawed.

4. God created us with three basic needs: security, significance and self-worth. The original plan was that these needs would be met by and in God. But the Fall changed that and now human beings struggle with feelings of insecurity, insignificance and inferiority. While some are better at hiding it than others, the truth is we all struggle with these feelings. Money and possessions are only two of the various means people use in an attempt to fill those unmet needs.
5. “But seek first his kingdom and his righteousness, and all these things will be given to you as well.” (Matthew 6:33) Jesus uses these words in the Sermon on the Mount, pointing to a way of life that is crucial for us to thrive: the wisdom of entrusting ourselves to God with all the worries and stresses of our life.
6. To thrive, we must first commit and entrust ourselves (and our possessions) to God’s loving care. When we don’t, we risk wasting an extraordinary amount of time, energy, money, on things that we cannot control. Those who do not seek the kingdom first do not seek it at all. Being free from anxiety is one of the inward evidences that we are seeking first the kingdom of God.
7. Our memory text is in the context of respect for authority. Those who believed that Jesus was the one true Lord of the world might have easily used that to rationalize withholding taxes— which even many of their pagan contemporaries thought were unjust. Paul cautioned against that temptation. Perhaps he realized that Christians were likely to get into enough trouble with Rome for far more serious issues. He encouraged them to be good citizens, in every way possible.
8. “Let no debt remain outstanding, except the continuing debt to love one another, for whoever loves others has fulfilled the law.” (Romans 13:8) This is said in the context of love, law and the expected second coming. It was not meant to be advice regarding financial matters.
9. While the principles of delayed gratification and living within our means are very important in financial matters, we must also understand the role of finances in modern society to be able to practice a balanced approach to money and debt.
10. **Debt isn’t bad, It’s bad debt that is bad.** How do we develop and master responsible attitudes towards finances? And how can we help those who are unable to be responsible for themselves?

Thoughts from Graham Maxwell

And hasn’t it cost God a great deal to give us back our self-control? If he hadn’t given us this power in the beginning there wouldn’t have been the revolt in his universe. So I think the fruits of the Spirit are so significant that it ends with God’s ultimate goal for us, that when we come into full harmony with his ideal for us, we have recovered the dignity of self-mastery and self-

control. And as you know Ellen White appreciated those thoughts so very much. That's why she wrote:

Every human being, created in the image of God, is endowed with a power akin to that of the Creator—individuality, power to think and to do [and it is the work of true education, as it is of the whole plan of salvation, to restore this power]. To train [people] to be thinkers, and not mere reflectors of other men's thought."

God doesn't want us to say we love him because we're so completely under his control we can't say anything else. God doesn't want to be talking to himself, when we tell him that we admire him. He wants that to be our own conviction. And the Spirit, working through truth and evidence leads us to the place where some of us, in the highest sense of freedom, say, "Yes, we trust, love, and admire you." He doesn't want to hear the Spirit telling him that. He wants to hear his children saying it, and really meaning it themselves. So I think Galatians 5:22 is a most significant revelation of the truth about our God. {Graham Maxwell. Excerpt from the audio series, The Picture of God in all 66 – Galatians, recorded May, 1982, Riverside, California} *To listen to the entire audio of the above reference, click on the following direct link:*

<http://pkp.cc/65MMPOGIA66>

Further Study with Ellen White

Could our spiritual vision be quickened, we should see souls bowed under oppression and burdened with grief, pressed as a cart beneath sheaves and ready to die in discouragement. We should see angels flying swiftly to aid these tempted ones, who are standing as on the brink of a precipice. The angels from heaven force back the hosts of evil that encompass these souls, and guide them to plant their feet on the sure foundation. The battles waging between the two armies are as real as those fought by the armies of this world, and on the issue of the spiritual conflict eternal destinies depend. {MB 118.4}

To us, as to Peter, the word is spoken, "Satan hath desired to have you, that he may sift you as wheat: but I have prayed for thee, that thy faith fail not." Luke 22:31, 32. Thank God, we are not left alone. He who "so loved the world, that He gave His only-begotten Son, that whosoever believeth in Him should not perish, but have everlasting life" (John 3:16), will not desert us in the battle with the adversary of God and man. "Behold," He says, "I give unto you power to tread on serpents and scorpions, and over all the power of the enemy: and nothing shall by any means hurt you." Luke 10:19. {MB 119.1}

Live in contact with the living Christ, and He will hold you firmly by a hand that will never let go. Know and believe the love that God has to us, and you are secure; that love is a fortress impregnable to all the delusions and assaults of Satan. "The name of the Lord is a strong tower: the righteous runneth into it, and is safe." Proverbs 18:10. {MB 119.2}

But angels are round about those who are willing to be taught in divine things; and in the time of great necessity they will bring to their remembrance the very truths which are needed. Thus “when the enemy shall come in like a flood, the Spirit of the Lord shall lift up a standard against him.” {ML 28.4}

In our own strength it is impossible for us to deny the clamors of our fallen nature. Through this channel Satan will bring temptation upon us. Christ knew that the enemy would come to every human being, to take advantage of hereditary weakness, and by his false insinuations to ensnare all whose trust is not in God. And by passing over the ground which man must travel, our Lord has prepared the way for us to overcome. It is not His will that we should be placed at a disadvantage in the conflict with Satan. He would not have us intimidated and discouraged by the assaults of the serpent. “Be of good cheer,” He says; “I have overcome the world.” John 16:33. {DA 122.3}

The Saviour would have passed through the agony of Calvary that one might be saved in His kingdom. He will never abandon one for whom He has died. Unless His followers choose to leave Him, He will hold them fast. {DA 480.5}

Through all our trials we have a never-failing Helper. He does not leave us alone to struggle with temptation, to battle with evil, and be finally crushed with burdens and sorrow. Though now He is hidden from mortal sight, the ear of faith can hear His voice saying, Fear not; I am with you.” {DA 483.1}

The world’s Redeemer would not have man in ignorance of Satan’s devices. The vast confederacy of evil is arrayed against those who would overcome; but Christ would have us look to the things that are not seen, to the armies of heaven that encamp round about those who love God, to deliver them. The angels of heaven are interested in behalf of man. The power of Omnipotence is at the service of those who trust in God. . . . The voice of the Captain of our salvation speaks to His followers, saying, “Be of good cheer; I have overcome the world.’ I am your defense; advance to victory.” {FW 93.1}

Christ came to the earth and stood before the children of men with the hoarded love of eternity, and this is the treasure that, through our connection with Him, we are to receive, to reveal, and to impart. {MH 37.1}